

Please type a plus sign (+) inside this box



PTO/SB/08 (10-96)

Approved for use through 10/31/99. OMB 0651-0031
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/P INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets if necessary)				<i>Complete if Known</i>	
				Application Number	09/810,519
				Filing Date	03/15/2001
				First Named Inventor	ZHOU et al.
				Group Art Unit	2161
				Examiner Name	
				Attorney Docket Number	85160.926/T00066
Sheet	1	of	5		

U.S. PATENT DOCUMENTS						
U.S. Patent Document						
Examiner Initials	Cite No.	Number	Kind Code ¹ (If Known)	Name Of Patentee Or Applicant Of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear
14		5,369,732		Lynch et al.	11-29-1194	
		5,515,524		Lynch et al.	05-07-1996	
		5,708,798		Lynch et al.	01-13-1998	
		5,825,651		Gupta et al.	10-20-1998	
		5,878,400		Carter, III	03-02-1999	
		6,002,854		Lynch et al.	12-14-1999	
		6,157,922		Vaughan	12-05-2000	
		08/780,600		Shah et al.		
		08/931,878		Gupta		
		09/081,857		Koppelman et al.		
		09/163,752		Waugh et al.		
		09/165,656		Gupta		
		09/253,427		Carter, III		
		09/413,963		Lynch et al.		
		09/730,481		Vaughan		
15		09/809,991		Chao et al.		
		09/810,012		Chao et al.		
		09/810,514		Chao et al.		

RECEIVED
AUG 29 2001
Group 2100

FOREIGN PATENT DOCUMENTS							
Foreign Patent Document							
Examiner Initials	Cite No.	Office ¹	Number	Kind Code ¹ (If Known)	Name Of Patentee Or Applicant Of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ¹

Examiner Signature	Date Considered
<i>[Signature]</i>	07/07/06

¹EXAMINER: Initial citation considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.

Please type a plus sign (+) inside this box

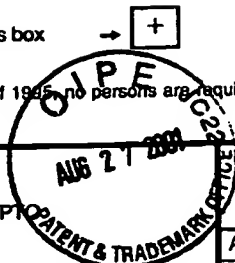


PTO/SB/08 (10-96)

Approved for use through 10/31/99. OMB 0651-0031
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1996, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO				Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets if necessary)				Application Number	09/810,519
				Filing Date	03/15/2001
				First Named Inventor	ZHOU et al.
				Group Art Unit	2161
				Examiner Name	
Sheet	2	of	5	Attorney Docket Number	85160.926/T00066



RECEIVED
AUG 29 2001
Group 2100

U.S. PATENT DOCUMENTS						
U.S. Patent Document						
Examiner Initials	Cite No.	Number	Kind Code ¹ (if Known)	Name Of Patentee Or Applicant Of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear
		09/810,515		Zhou et al.		
		09/896,140		Gharavy		
		09/896,144		Gharavy		

FOREIGN PATENT DOCUMENTS							
Foreign Patent Document							
Examiner Initials	Cite No.	Office ¹	Number	Kind Code ¹ (if Known)	Name Of Patentee Or Applicant Of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		NORMAN WALSH, XSL The Extensible Style Language [online]. Web Techniques, January 1999 [retrieved on 2001-02-11]. Retrieved from the Internet: <URL: http://www.webtechniques.com/archives/1990/01/walsh/ >	
		SELENA SOL, What is a Markup Language [online]. Web Developer's Virtual Library, March 8, 1999 [retrieved on 2001-04-17]. Retrieved from the Internet: <URL: http://wdvl.internet.com/Authoring/Languages/XML/Tutorials/Intro/what_is_markup_language >	
		SELENA SOL, What is XML [online]. Web Developer's Virtual Library, March 8, 1999 [retrieved on 2001-02-11]. Retrieved from the Internet: <URL: http://wdvl.internet.com/Authoring/Languages/XML/Tutorials/Intro/what_is_xml.html >	
		SELENA SOL, The Well-Formed Document [online]. Web Developer's Virtual Library, March 29, 1999 [retrieved on 2001-02-11]. Retrieved from the Internet: <URL: http://wdvl.internet.com/Authoring/Languages/XML/Tutorials/Intro/well_formed_doc.htm >	

Examiner Signature		Date Considered	07/07/06
--------------------	--	-----------------	----------

¹EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.

Please type a plus sign (+) inside this box → +

PTO/SB/08 (10-96)

Approved for use through 10/31/99. OMB 0651-0031
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

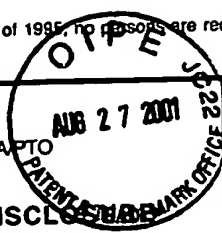
Substitute for form 1449A PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets if necessary)

Sheet	3	of	5	
-------	---	----	---	--

Complete if Known	
Application Number	09/810,519
Filing Date	03/15/2001
First Named Inventor	ZHOU et al.
Group Art Unit	2161
Examiner Name	
Attorney Docket Number	85160.926/T00066



RECEIVED
AUG 29 2001
Group 2100

U.S. PATENT DOCUMENTS						
U.S. Patent Document						
Examiner Initials	Cite No.	Number	Kind Code ¹ (If Known)	Name Of Patentee Or Applicant Of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear

FOREIGN PATENT DOCUMENTS							
Foreign Patent Document							
Examiner Initials	Cite No.	Office ¹	Number	Kind Code ¹ (If Known)	Name Of Patentee Or Applicant Of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
S		SELENA SOL, Introducing the Valid XML Document and the DTD [online]. Web Developer's Virtual Library, May 3, 1999 [retrieved on 2001-02-11]. Retrieved from the Internet: <URL: http://wdvl.internet.com/Authoring/Languages/XML/Tutorials/Intro/dtd_intro.html >	
		XSLT, Xpath and XSL Formatting Objects [online]. Web Developer's Virtual Library [retrieved on 2001-02-11]. Retrieved from the Internet: <URL: http://wdvl.internet.com/Authoring/Languages/XSL/ >	
		ADAM RIFKIN, A Look at XML [online], [retrieved on 2001-02-11]. Retrieved from the Internet: <URL: http://www.webdeveloper.com/xml/xml_a_look_at_xml.html >	
		A Flexible Commission System to Improve Your Agency Relationships, CSC: Financial Services - S3+ Contracts and Commissions [online], [retrieved on 2001-08-15]. Retrieved from the Internet: <URL: http://www.csc-fs.com/MARKETS/detail/pc_s3contracts.asp >	
		PolicyLink Commission System, CSC: Financial Services [online], [retrieved on 2001-08-15]. Retrieved from the Internet: <URL: http://www.csc-fs.com/MARKETS/detail/la_policylinkcomm.asp >	
		Pictorial, Inc. - Insurance and Financial Services Training [online], Dec. 2, 2000 [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://www.pictorial.com/ >	

Examiner Signature	Date Considered
	07/07/06

¹EXAMINER: Initial if citation considered whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.

Please type a plus sign (+) inside this box



PTO/SB/08 (10-96)

Approved for use through 10/31/99. OMB 0651-0031
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO		Complete if Known	
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets if necessary)		Application Number	09/810,519
		Filing Date	03/15/2001
		First Named Inventor	ZHOU et al.
		Group Art Unit	2161
		Examiner Name	
Sheet 4 of 5	Attorney Docket Number	85160.926/T00066	

U.S. PATENT DOCUMENTS						
Examiner Initials	Cite No.	U.S. Patent Document Number	Kind Code ¹ (If Known)	Name Of Patentee Or Applicant Of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear

FOREIGN PATENT DOCUMENTS							
Examiner Initials	Cite No.	Office ¹	Number	Kind Code ¹ (If Known)	Name Of Patentee Or Applicant Of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ¹
		What is AppointPAK? [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://www.bisys-licensing.com/aptpak/whatis.htm >	
		AppointPAK Features & Benefits [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://www.bisys-licensing.com/aptpak/features.htm#buried >	
		What is e-PAL? [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://www.bisys-licensing.com/palvt/whatis.html >	
		e-PAL Features & Benefits [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://www.bisys-licensing.com/palvt/features.htm#source >	
		Nine e-PAL Services, Features and Benefits [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://www.bisys-licensing.com/palvt/serv.html#adjust >	
		HRMS Enterprise Applications, Human Resources Management, PeopleSoft, Inc. [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://www.peoplesoft.com/en/us/products/applications/hrm/HRMS/hrmse/index.html >	
		HRMS Collaborative Applications, Human Resources Management, PeopleSoft, Inc. [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://www.peoplesoft.com/en/us/products/applications/hrm/HRMS/hrmsca/index.html >	

Examiner Signature		Date Considered	07/07/06
--------------------	--	-----------------	----------

¹EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.

Please type a plus sign (+) inside this box



PTO/SB/08 (10-96)

Approved for use through 10/31/99. OMB 0651-0031
Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE
Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it contains a valid OMB control number.

Substitute for form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use as many sheets if necessary)				Complete if Known	
				Application Number	09/810,519
				Filing Date	03/15/2001
				First Named Inventor	ZHOU et al.
				Group Art Unit	2161
				Examiner Name	
				Attorney Docket Number	85160.926/T00066
Sheet	5	of	5		

AUG 27 2001

U.S. PATENT & TRADEMARK OFFICE

RECEIVED
AUG 29 2001
Group 2100

U.S. PATENT DOCUMENTS						
U.S. Patent Document						
Examiner Initials	Cite No.	Number	Kind Code ¹ (If Known)	Name Of Patentee Or Applicant Of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear

FOREIGN PATENT DOCUMENTS								
Foreign Patent Document								
Examiner Initials	Cite No.	Office ^a	Number	Kind Code ¹ (If Known)	Name Of Patentee Or Applicant Of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	T ²

OTHER PRIOR ART - NON PATENT LITERATURE DOCUMENTS			
Examiner Initials	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
		Financial Planning Made Easy, American Express, Financial Services [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://finance.americanexpress.com/sif/cda/page/0,1641,4588,00.asp >	
		Advice and Planning, American Express, Financial Services [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://finance.americanexpress.com/sif/cda/page/0,1641,7569,00.asp >	
		Why ContractMaker, And How Does It Work?, Legal Contracts, Digital Contracts, Inc., [online], [retrieved on 2001-08-08]. Retrieved from the Internet: <URL: http://www.digicontracts.com/info/whyhow.html >	
		Frequently Asked Questions, Digital Contracts, Inc., [online], [retrieved on 2001-08-16]. Retrieved from the Internet: <URL: http://www.digicontracts.com/kits/faqs.html >	

Examiner Signature		Date Considered	8/7/02/06
--------------------	--	-----------------	-----------

EXAMINER: Initial citation considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.